# Council Tax explained

## Your property banding

Your property has been assessed according to its estimated sale value at 1 April 1991.

If you think your band is wrong, eg. because similar properties in your street are in a different band, you may be able to challenge it. You can only do this if you are starting to pay council tax on the property for the first time or something has changed which has reduced its value.

You can challenge the banding on your property yourself if you believe it is wrong. You should be careful if using the services of a company to appeal your banding.

Contact the Valuation Office Agency (VOA) if you think your band is wrong. You must keep paying while

any claim is considered. If the VOA agrees, they will change your Council Tax band and the council will refund any overpayment. This service is free.

Visit: www.gov.uk or contact the VOA at: 03000 501 501

Band	Property values (as at 1 April 1991)
Α	up to £40,000
В	£40,001 - £52,000
С	£52,001 - £68,000
D	£68,001 - £88,000
Е	£88,001 - £120,000
F	£120,001 - £160,000
G	£160,001 - £320,000
Н	exceeding £320,000

Information leaflet explaining Council Tax & claiming Universal Credit



# Are you paying the right amount?

If you live alone, or if the other people living with you fit into one of the categories below, your bill could be reduced by 25%.

- Full-time students, student nurses, apprentices, youth training trainees.
- 18 to 19 year olds who are at, or have just left school.
- Hospital/hospice patients (permanent).
- Residential care/nursing home residents (permanent).
- Persons in respect of whom Child Benefit is paid.
- Those with certain permanent severe mental health conditions.
- Hostel/night shelter residents.
- · Members of religious communities.
- Full-time carers (excluding those caring for their spouse, partner or child).
- · Persons in detention.
- Members of international headquarters and defence organisations.
- · Visiting forces.
- Partners of students who are not British.
- Diplomats.

Second homes receive a 5% council tax discount and are dwellings that are furnished but where no-one lives as their main residence.

## If you have a disability

Your council tax may be reduced by a band if your property has facilities which are essential or of major importance in meeting the needs of someone with a permanent disability living there – such as an extra bathroom or kitchen, extra space for use of a wheelchair indoors. These facilities must be essential or of major importance to the wellbeing of the disabled person.

# Living in the annex of a relative's house?

If your home is self-contained, and it is part of a relative's main home you could receive a 50% council tax reduction. If you are elderly or disabled in that situation, you may not have to pay at all. If an annex is unoccupied it could be exempt from council tax. Contact the council tax team for more information. See bottom right for contact details.

### **Empty properties**

After 2 years empty properties are subject to a 200% charge, after 5 years a 300% charge and after 10 years a 400% charge – please note this is based on the period of time the property has remained empty, even if it has changed ownership during that period.

# Properties exempt from council tax

Please contact South Norfolk Council if your property falls into one of the following categories:

#### **Unoccupied properties**

- It is owned by a charity and when last occupied was used for the purposes of the charity for up to six months.
- The owner/tenant is in prison.
- The owner/tenant is receiving personal care permanently in a hospital or home.
- It was formerly occupied by a now deceased person (owner or tenant).
- · It is forbidden by law to occupy.
- It is awaiting occupation by a minister of religion.
- The owner/tenant is living elsewhere to provide personal care to another person or to receive personal care.
- The owner/tenant has moved to become a student.

- It has been repossessed by a mortgage lender.
- It is the responsibility of a bankrupt's trustee.
- It comprises a pitch or mooring unoccupied by a caravan or boat.
- It comprises a self-contained unit that cannot be let separately from the main property without breaching planning conditions.

#### **Occupied properties**

- Only by students.
- Members of the armed forces in Ministry of Defence accommodation.
- Members and dependents of visiting forces.
- Person(s) under the age of 18.
- Those with certain permanent severe mental health conditions.
- People with diplomatic privilege or immunity.
- An elderly or disabled relative living in an annex which forms part of the main property.

## For more information

- t: 0808 178 7146 (to make a payment)
- t: 0808 178 7141 (council tax)
- e: counciltax.snc@southnorfolkandbroadland.gov.uk www.southnorfolkandbroadland.gov.uk/counciltax

## **Council Tax Assistance Scheme**

South Norfolk Council has a local Council Tax Assistance Scheme to help residents on a low income.

The amount of help depends on factors such as your age, income, savings, who lives with you and how much you pay.

Contact the Benefit Team if you think you may be entitled and make a claim

**Online:** www.southnorfolkandbroadland.gov.uk/benefits **Email:** benefits.snc@southnorfolkandbroadland.gov.uk

**Telephone:** 0808 178 7143

## **Adult Social Care Precept**

The Secretary of State made an offer to adult social care authorities.

(Adult social care authorities are local authorities which have functions under Part 1 of the Care Act 2014, namely county councils in England, district councils for an area in England for which there is no county council, London borough councils, the Common Council of the City of London and the Council of the Isles of Scilly.)

The offer was the option of an adult social care authority being able to charge an additional precept on its council tax without holding a referendum, to assist the authority in meeting its expenditure on adult social care from the financial year 2016-17. It was originally made in respect of the financial years up to and including 2019-20. If the Secretary of State chooses to renew this offer in respect of a particular financial year, this is subject to the approval of the House of Commons.

For more information please visit www.norfolk.gov.uk/counciltax

# **Change of Circumstances**



If you are claiming Housing Benefit and/or Council Tax Assistance you must tell us within one month of any change about you or someone who lives with you that may affect your claim.

If you do not tell us about a change you could be receiving too much benefit and have to pay it back to us, or you may not be receiving enough benefit and miss out on your entitlement.

#### Examples of changes you need to tell us are:

Change of Address
Change in your household
Change of income for anyone who lives with you.

#### **Contact info:**

T: 01603 430602

**E:** benefits.snc@southnorfolkandbroadland.gov.uk **W:** www.southnorfolkandbroadland.gov.uk/benefits

# Extra help available

#### **Housing Benefit and Council Tax Assistance**

If you need to make a claim for Housing Benefit or Council Tax Assistance please contact our Benefits team, or make a claim online.

**T**: 0808 178 7143

**E:** benefits.snc@southnorfolkandbroadland.gov.uk **W:** www.southnorfolkandbroadland.gov.uk/benefits

Council Tax Assistance is not included in Universal Credit. When you make your claim for Universal Credit, please ensure you tick the box to say you are not currently receiving any reduction in your Council Tax. This will enable us to assess any entitlement you may have.

#### **Universal Credit**

To get help with making a claim for Universal Credit you can visit www.understandinguniversalcredit.gov.uk

#### Help Hub

The Help Hub is available for anyone who needs support, for example:

- · To obtain basic essentials
- If you're feeling isolated or lonely
- If you're worried about issues at home including relationships
- Money worries
- T: 01508 533933
- E: helphub@southnorfolkandbroadland.gov.uk

#### **Council Tax Discretionary Relief**

This fund is available to anyone who is struggling to pay their Council Tax bill due to financial hardship.

T: 0808 178 7143

E: benefits.snc@southnorfolkandbroadland.gov.uk

#### **Discretionary Housing Payment**

Discretionary Housing Payments can be paid to anyone who is in receipt of Housing Benefit or Universal Credit Housing Costs, but it does not cover the rent in full.

T: 01508 533933

E: helphub@southnorfolkandbroadland.gov.uk

#### **Norfolk Assistance Scheme**

This is a fund managed by Norfolk County Council to help people who are unable to meet their immediate needs, i.e. food, bills, or everyday essentials.

**T**: 0344 800 8020

#### **Warm Homes**

Grants are available if someone is struggling to pay their energy bills or keep their home warm in winter.

**T**: 01603 430103

W: www.norfolkwarmhomes.org.uk

#### **Citizens Advice**

Your local Citizens Advice can provide help and support with making a claim and budgeting

**T**: 0800 144 8848

W: www.citizensadvice.org.uk/contactus

#### **Business Support**

If you or your business requires any support or advice please get in touch.

T: 0300 790 6290

E: business.support@southnorfolkandbroadland.gov.uk

